

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

LANCE E STONE
JAVETTE L STONE
Debtor(s)

Case No. 18-14682-JKF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2018.
- 2) The plan was confirmed on 04/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/15/2020.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,920.35.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,850.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,850.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,697.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$152.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,850.00

Attorney fees paid and disclosed by debtor: \$1,745.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANTERO CAPITAL LLC	Unsecured	2,000.00	748.62	748.62	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	150.00	142.00	142.00	0.00	0.00
DELAWARE CO REGIONAL WATER	Priority	NA	662.08	662.08	0.00	0.00
DELAWARE CO REGIONAL WATER	Secured	NA	1,409.51	1,409.51	0.00	0.00
I.C. SYSTEM INC	Unsecured	975.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	654.00	654.66	654.66	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,261.46	1,261.46	0.00	0.00
LVNV FUNDING LLC	Unsecured	874.00	697.70	697.70	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	511.00	587.18	587.18	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	1,668.94	1,668.94	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	364.04	364.04	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	191.72	191.72	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	28,556.00	28,556.95	28,556.95	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	4,465.00	4,465.19	4,465.19	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	15,007.00	15,007.04	15,007.04	0.00	0.00
PREFERRED CREDIT INC	Unsecured	8,024.00	NA	NA	0.00	0.00
PREFERRED CREDIT INC	Secured	NA	7,480.00	NA	0.00	0.00
SIMONS AGENCY INC	Unsecured	30.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	69,447.00	69,426.61	69,426.61	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	NA	4,719.48	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	117,153.73	7,320.33	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	4,719.48	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,320.33	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,128.99	\$0.00	\$0.00
TOTAL SECURED:	\$13,449.32	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$662.08	\$0.00	\$0.00
TOTAL PRIORITY:	\$662.08	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$123,772.11	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,850.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,850.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/17/2020

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.